

1. What is the Health Savings Brokerage Account?

The HSBA is an individual brokerage account offered by **Charles Schwab** that is integrated into the Allegiance Portal.

2. Who should choose to invest through the HSBA?

The HSBA is for knowledgeable investors who understand the risks associated with the investment choices available through the HSBA and who are committed to staying invested long-term. The HSBA is designed for individuals who seek more flexibility, increased diversification and a greater role in managing their HSA.

3. How does the HSBA differ from a typical brokerage account?

The HSBA is different from a typical retail brokerage account because it is part of your health savings account (HSA). Since your assets are part of a HSA, the investments are tax deferred. The HSBA is only funded through your HSA.

4. What investments are available through the HSBA?

You can access more than 8,500 mutual funds from over 630 fund families. Over 3,900 mutual funds are available with no-loads and no-transaction fees, including over 2,700 load-waived funds typically available only to institutional clients. You will also have over 500 commission-free exchange-traded funds through Schwab ETF OneSource. Other investments include individual stocks, bonds and other fixed income investments and money market funds.

5. How do I open a HSBA?

The following are the steps to open your HSBA. Please note, you must have a balance in your HSA Investment Account, prior to opening an HSBA.

- From the Allegiance Portal, go to the ***Manage Investments*** page and select to enroll in the ***Health Savings Brokerage Account***.
- Follow the steps to complete the online enrollment.
- Upon submitting the online application, a new HSBA account number will be displayed, and you will be re-directed to www.Schwab.com
- From the www.Schwab.com login page, select "Register" to complete the set up for online access. You will input your SSN, new HSBA account number, date of birth and home phone number for this step.
- This completes the enrollment process.
- You will be notified via the Message Center on the Allegiance Portal the next business day that the Health Savings Brokerage Account is available.
- You will receive welcome materials via mail within a few days.

6. How can I log into my HSBA?

You can access your HSBA from the ***Manage Investments*** page on the Allegiance Portal once the enrollment is completely processed. There will be a 'Manage' HSBA option from the list of items on this page. In addition, you can login directly from the www.schwab.com website.

7. Can I view my other Schwab investment accounts while in the Schwab portal?

Yes, you will be able to navigate and view any other investment accounts that you may have with Schwab. However, the HSBA is designed to only allow transfers to/from your Health Savings

Account, so the system will not allow any transfers between the HSBA and another Schwab account.

8. How do I transfer my HSA money into the HSBA?

There are two methods by which you can transfer HSA money to the HSA Brokerage Account (HSBA).

- You can transfer already invested funds from your current portfolio to the HSA Brokerage Account (HSBA) using the Fund to Fund Transfer. This option will liquidate selected fund(s) and transfer them to the brokerage account.
 - On the **Home Page** or Under **Accounts** click **Manage Investments**
 - Select **Transfer Funds**
 - Select **Fund to Fund Transfer**
 - Under **Transfer type**- choose **Dollar to Dollar or Percentage to Percentage (recommended)**
 - If you are moving **ALL funds** enter 100% on the **Transfer From** field.
 - If you are, only moving funds allocated to a specific fund(s). Enter the Dollar or Percentage (recommended) amount on the specific fund(s) you are reducing it to in the **Transfer From** field on that fund line.
 - If you are moving **ALL funds** enter 100% on the **Transfer To** field under the option labeled **HSA Brokerage Account (HSBA)** at the bottom of the investment page- click Submit.
 - If you are, only moving funds allocated to a specific fund(s). Enter the total Dollar or Percentage (recommended) on the **Transfer To** field under the option labeled **HSA Brokerage Account (HSBA)** at the bottom of the investment page.
- You can transfer funds from your HSA Cash Account to the HSA Brokerage Account (HSBA) using the Transfer to Brokerage Account option. This option allows you to move funds from your HSA Cash account directly into the brokerage account.
 - On the **Home Page** or Under **Accounts** click **Manage Investments**
 - Select **Transfer Funds**
 - Select **Transfer to Brokerage Account**
 - Select **From My HSA**
 - Select **To My HSA Brokerage Account**
 - Enter the dollar amount
 - Submit the transaction

- You can choose to turn off the Investment Auto transfer if you have no more funds to move or turn on the Investment Auto transfer to move future contributions from your HSA Cash Account to your investment platform.
 - Under **Accounts** choose **Investment Summary**
 - Select **Investment Auto Transfer Off and No or On** and Yes
 - Choose the dollar amount you want to reserve in your Cash account over \$2,000 and in increments of \$100.
 - Submit
- Funds will take up to 2 days to move to the investment platform.

9. Is there a minimum transfer amount required?

When using the Manual Investment Transfer option, there is a \$100 minimum.

10. What does the Health Savings Brokerage Account Cost?

Transaction fees and trading commissions are outlined in the *Charles Schwab Pricing Guide for Retirement Plan and Health Savings Accounts* provided in the welcome materials.

11. What information is available to help me learn and select investments?

- Powerful proprietary research tools on Schwab.com, including Schwab Equity Ratings^{TM4}, the Schwab Mutual Fund OneSource Select List^{R1}, and the Schwab ETF OneSource Select List^{TM2}. In addition, Schwab provides research, CFRA, Morningstar®, Reuters and MarketEdge®.
- Equity, mutual fund, exchange-traded fund and fixed income screener tools.
- Knowledgeable HSBA Contact Center representatives who can help with investing information.
- Find information about HSBA at www.schwab.com/hsba.
- Over 350 Schwab branch offices nationwide to help the consumer with their investment needs.
- Schwab 1-800-435-4000

12. How do I invest the money in my HSBA?

If cash is transferred from the HSA cash account into the HSBA, it can take up to three business days for the cash to be available for investment. If mutual funds are sold and transferred to the HSBA, it can take up to four business days to be available for investment in the HSBA. Once the cash is available in the HSBA, it can be used to purchase securities.

13. Can I make direct payroll contributions to the HSBA?

You cannot make direct payroll contributions to the HSBA at this time.

14. How do I transfer funds out of the HSBA back into my HSA?

You sell holdings in your HSBA. The business day after the HSBA sale has settled, the cash is available on the Allegiance Portal. You can then transfer the cash from your HSBA into the HSA Investment Account by selecting the Rebalance Portfolio / Fund-to-Fund Transfer page on the Allegiance Portal. On this page, you select from the HSBA fund and transfers to other mutual funds.

15. Is there a HSBA statement?

Schwab will mail you a monthly HSBA statement, regardless of activity. You can also see your statement, balance, and view all transactions made within the last two years by logging into schwab.com. You can enroll in the paperless option and electronically receive your statements, trade confirmations, and other materials via email.